

REMARKS/ARGUMENTS

The Applicant thanks the Examiner for the Office Action dated December 9, 2009.

Claim 1 has been amended to specify the separate steps of:

entering handwritten information in a first zone of the printed form containing first coded data using an optically imaging pen, said first zone being a form field associated with a first parameter of the banking transaction;

interacting with a second zone of the printed form using the optically imaging pen, said second zone containing second coded data distinguished from said first coded data, said second zone being a button for initiating the banking transaction;

Basis for this amendment can be found in, for example, Figures 56-58 and the corresponding discussion at page 71, line 13 *et seq.* The second coded data (contained in the zone of a button) being distinguished from the first coded data (contained in the zone of a form field) can be found at page 16, lines 8-14.

Corresponding amendments have been made to claim 24.

Claim Rejections - 35 USC § 103

The Examiner now argues that the invention is taught by the combined disclosures of Patterson, Gott, Dymetman, Morishita, and Black. Notwithstanding the plethora of documents now being used to allege obviousness against claim 1, the Applicant submits that none of these documents teaches the features introduced into claim 1.

Notably, none of these documents teaches a method whereby first location-indicating coded data within a zone of a field on a printed form is distinguished from second location-indicating within a zone of a button on a printed form.

Whilst Dymetman arguably teaches location-indicating coded data printed on his documents, Dymetman fails to teach or suggest different zones of his documents (e.g. a field zone and a button zone) containing *different* location-indicating coded data. Likewise, Morishita fails to disclose field zones and button zones on a form being distinguished in this way.

Accordingly, the Applicant submits that claim 1 and 24 are not obvious in view of the combined teachings of the cited prior art.

It is respectfully submitted that all of the Examiner's objections have been successfully traversed. Accordingly, it is submitted that the application is now in condition for allowance. Reconsideration and allowance of the application is courteously solicited.

Very respectfully,



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